

Summary of Prudential's Policyholder Inquiry Resolution Process

At Prudential, we want to ensure that all policyholders with inquiries about demutualization receive a prompt and accurate response. We've established procedures to help us:

- resolve inquiries concerning ownership of policies
- determine whether policies were in force on December 15, 2000, the Board Adoption Date
- answer questions policyholders may have about demutualization

Whenever possible, we will answer inquiries during a policyholder's first contact with the company through our Demutualization Information Center. Inquiries may be submitted by telephone, e-mail or in writing. Inquiries are handled by customer service associates who are well versed in demutualization and aided by detailed manuals and approved prepared material. In cases where a previously prepared answer is not sufficient, a policyholder is not satisfied with a response or additional research is required, the inquiry will be referred to an Operations Research Area within Prudential.

An Operations Research Area is prepared to handle more complicated inquiries. This area is staffed by associates who are well trained in all areas of demutualization and records research. Many are experts in Prudential's insurance products. These associates are responsible for investigating whether records are accurate and processed properly, and explaining why a certain action is taken by Prudential, or what Prudential will do to correct errors. Responses from the Operation Research Area will generally be communicated by telephone; written responses will be sent as needed.

If an inquiry concerns a special situation or circumstance that requires additional review, it will be sent to a Corporate Oversight Team. The Corporate Oversight Team consists of Company representatives from various departments including law, actuarial, finance, operations and communications. Their role is to review special situations and ensure that all policyholders are treated fairly, equitably, and in accordance with Prudential's demutualization plan. The decision of the Corporate Oversight Team will be communicated to the policyholder.

If a policyholder remains dissatisfied with the Company's response, the inquiry will be sent to a Senior Review Panel. This panel consists of senior Prudential executives who have been involved in the development of the Plan of Reorganization and in discussions with the New Jersey Department. They will review inquiries to ensure that the Company's response considered all relevant facts and that the actions taken by the Company are appropriate under the demutualization plan. The decision of the Senior Review Panel is the final avenue of appeal within the Company. To assure that there are no misunderstandings, appeals to the Senior Review Panel must be in writing. All decisions from the panel will also be in writing.

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Please feel free to contact us.

If you have questions or additional facts for the Company to consider or wish to obtain information, you should contact the Demutualization Information Center.

Write to us at:

Prudential Demutualization Information Center

P.O. Box 14355

New Brunswick, NJ 08906-4355

Call us at:

1-800-243-1701 (U.S.)

1-800-519-1339 (Canada)

1-800-619-2837 (TTY/TDD)

1-732-512-3782 (International/call collect)

Visit us online at www.prudential.com